

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/12/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Walter L. Wagner
532 N 700 E
Payson, UT 84651

Case Number:
12-35494 JTM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-7696

Attorney for Debtor(s) (name and address):

Morgan T Fife
Robinson, Seiler & Anderson, LC
2500 North University Avenue
P.O. Box 1266
Provo, UT 84603-1266
Telephone number: 801-375-1920

Bankruptcy Trustee (name and address):

Kenneth A. Rushton tr
153 North 100 East
P.O. Box 212
Lehi, UT 84043
Telephone number: (801) 768-8416

Meeting of Creditors

Date: **January 16, 2013**

Time: **9:30 am**

Location: **Provo City Library, Academy Square, 550 N. University Ave., Provo, UT 84601**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 3/18/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 12/21/12

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of Utah

In re:
 Walter L. Wagner
 Debtor

Case No. 12-35494-JTM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: dlj
 Form ID: rab9a

Page 1 of 3
 Total Noticed: 56

Date Rcvd: Dec 21, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2012.

db +Walter L. Wagner, 532 N 700 E, Payson, UT 84651-1524
 aty Morgan T Fife, Robinson, Seiler & Anderson, LC, 2500 North University Avenue, P.O. Box 1266, Provo, UT 84603-1266
 tr +Kenneth A. Rushton tr, 153 North 100 East, P.O. Box 212, Lehi, UT 84043-0212
 8625174 +Arnold Richer, Richer & Overholt, 901 Baxter Dr., South Jordan, UT 84095-8687
 8625182 +Capital One Bank USA, C/O Johnson & Mark, 11778 S. Election Drive, #240, Draper, UT 84020-6808
 8625183 +Central Utah Clinic, PO Box 27928, Salt Lake City, UT 84127-0928
 8625185 +Craig A Senef, 321 SE Alder Street, Portland, OR 97214-2145
 8625187 +Donald M. Miller, C/O Ted H. S. Hong, PO Box 4217, Hilo, HI 96720-0217
 +EPN Inc, C/O Richards & Godfrey, 2668 Grant Ave #105, Ogden, UT 84401-3659
 8625194 Indymac Bank, 6900 Beatrice Drive, Kalamazoo, MI 49009-9559
 8625195 +Integrity Financial Partners, Inc., #5642581, 4370 West 109th St., Ste. 100, Overland Park, KS 66211-1316
 8625196 +JC Christensen & Associates, Inc., PO Box 519, Sauk Rapids, MN 56379-0519
 8625197 John F. Bradley, 28 North First Street, Suite 400, San Jose, CA 95113-1210
 8625201 +LHR, Inc, 56 Main St, Hamburg, NY 14075-4905
 8625200 LHR, Inc, 6341 Inducon Drive East, Sanborn, NY 14132-9097
 8625198 +Larry Braithwaite, DDS, 1675 North 200 West, #12A, Provo, UT 84604-6935
 8625199 +Leu & Okuda, Attorneys For Indy Mac Bank, 222 Merchant St., Main Floor, Honolulu, HI 96813-2922
 8625202 +Medcah Inc, 320 Uluniu St., Ste. 5, Kailua, HI 96734-2529
 8625204 +Midland Funding LLC, C/O Bennett Law PLLC, 10542 South Jordan Gateway #200, South Jordan, UT 84095-3907
 8625205 Mountain Land Collections, PO Box 1280, American Fork, UT 84003-6280
 8625206 +Mountain View Dental, PO Box 38, 1172 E 100 N #6, Payson, UT 84651-0038
 8625207 +Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
 8625208 +Onewest Bank, 6900 Beatrice Dr, Kalamazoo, MI 49009-9559
 8625211 +Preston Michie, 321 SE Alder Street #7, Portland, OR 97214-2145
 8625212 +Richard L. Jensen, 901 Baxter Dr., S. Jordan, UT 84095-8687
 8625214 +Rocky Mountain Power, 1033 NE 6th Ave, Portland, OR 97232-2017
 8625215 +Roeback And Company Sears, C/O C T Corporation System, 1108 E. South Union Ave, Midvale, UT 84047-2904
 8625218 +Thomas L.H. Yeh, 85 W. Lanikaula St., Hilo, HI 96720-4199
 8625219 +Union Bank, PO Box 85443, San Diego, CA 92186-5443
 8625222 +West Asset Purchasing, LLC, 101 Convention Center Ste. 850, Las Vegas, NV 89109-2003
 8625223 +World Botanical Gardens Inc, C/O Story Law Group, 2450 Vasser St., Ste. 3B, Reno, NV 89502-3454
 8625224 #+Worldwide Asset Purchasing, 6190 Powers Ferry, Ste. 475, Atlanta, GA 30339-3096
 8625226 +Zenith Acquisition, 220 John Glenn Drive, #1, Buffalo, NY 14228-2246
 8625225 #+Zenith Acquisition, 170 Northpointe Pkwy, Ste. 300, Amherst, NY 14228-1992

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8625175 +EDI: BANKAMER2.COM Dec 22 2012 01:13:00 Bank Of America, PO Box 17054, Wilmington, DE 19850-7054
 8625176 +E-mail/PDF: ebknotice@boh.com Dec 22 2012 02:06:41 Bank Of Hawaii, 949 Kamokila Blvd., Kapolei, HI 96707-2082
 8625177 E-mail/Text: bankruptcy@cavps.com Dec 22 2012 04:07:41 Calvary Portfolio Services, LLC, PO Box 1017, Hawthorne, NY 10532
 8625178 E-mail/Text: bankruptcy@cavps.com Dec 22 2012 04:07:41 Calvary Portfolio Services, LLC, PO Box 27288, Tempe, AZ 85285
 8625179 +E-mail/Text: bankruptcy@cavps.com Dec 22 2012 04:07:41 Calvary Portfolio Services, LLC, 500 Summit Lake Drive, Valhalla, NY 10595-2322
 8625180 +E-mail/Text: cms-bk@cms-collect.com Dec 22 2012 02:24:55 Capital Management Services, LP, 726 Exchange Street, Ste, 700, Buffalo, NY 14210-1464
 8625181 +EDI: CAPITALONE.COM Dec 22 2012 01:13:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
 8625184 +EDI: CHASE.COM Dec 22 2012 01:13:00 Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
 8625186 +EDI: DISCOVER.COM Dec 22 2012 01:13:00 Discover Financial Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
 8625190 E-mail/Text: bankruptcy@expressrecovery.com Dec 22 2012 02:25:24 Express Recovery Inc, 3782 West 2340 South, Ste. B, West Valley City, UT 84120-7295
 8625189 +E-mail/Text: bankruptcy@expressrecovery.com Dec 22 2012 02:25:24 Express Recovery Inc, 2790 Decker Lake D, West Valley City, UT 84119-2057
 8625191 +EDI: HFC.COM Dec 22 2012 01:13:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
 8625193 EDI: HFC.COM Dec 22 2012 01:13:00 HSBC Bank, PO Box 98706, Las Vegas, NV 89193-8706
 8625192 EDI: HFC.COM Dec 22 2012 01:13:00 HSBC Bank, Household Bank, 12447 SW 69th Ave, Tigard, OR 97223-8517
 8625203 +EDI: MID8.COM Dec 22 2012 01:13:00 Midland Credit Management, 8875 Aero Drive, San Diego, CA 92123-2255
 8625209 EDI: PRA.COM Dec 22 2012 01:13:00 Portfolio Recovery Associates, 120 Corporate Blvd, Ste. 100, Norfolk, VA 23502

District/off: 1088-2

User: dlg
Form ID: rab9a

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Total Noticed: 56

Date Rcvd: Dec 21, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8625210 EDI: PRA.COM Dec 22 2012 01:13:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk, VA 23541
8625213 +EDI: PHINRJMA.COM Dec 22 2012 01:13:00 RJM Acquisitions LLC, 575 Underhill Blvd., Ste. 224,
Syosset, NY 11791-4437
8625217 EDI: AGFINANCE.COM Dec 22 2012 01:13:00 Springleaf, Formerly AGF, PO Box 3251,
Evansville, IN 47731-3251
8625216 EDI: SEARS.COM Dec 22 2012 01:13:00 Sears/CBSD, 133200 Smith Road, Cleveland, OH 44130
8625220 +EDI: UTAHTAXCOMM.COM Dec 22 2012 01:13:00 Utah State Tax Commission, Attn: Bankruptcy Unit,
210 North 1950 West, Salt Lake City, UT 84134-9000
8625221 +EDI: WFFC.COM Dec 22 2012 01:13:00 Wells Fargo Financial, 4143 121st St.,
Urbandale, IA 50323-2310
8625226 +EDI: ZENITHACQ.COM Dec 22 2012 01:13:00 Zenith Acquisition, 220 John Glenn Drive, #1,
Buffalo, NY 14228-2246
8625225 +EDI: ZENITHACQ.COM Dec 22 2012 01:13:00 Zenith Acquisition, 170 Northpointe Pkwy, Ste. 300,
Amherst, NY 14228-1992

TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

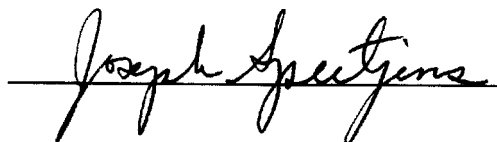
Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2012

Signature:



District/off: 1088-2

User: dlq
Form ID: rab9a

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Total Noticed: 56

Date Rcvd: Dec 21, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2012 at the address(es) listed below:

Kenneth A. Rushton tr KRus8416@aol.com, UT01@ecfcbis.com
Morgan T Fife on behalf of Debtor Walter Wagner mfife@rsalawyers.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3